

ABSTRAK

Program Kredit Usaha Rakyat (KUR) merupakan program pembiayaan yang bertujuan membantu pelaku usaha mikro dalam memperoleh akses permodalan. Proses rekomendasi calon penerima KUR di Kecamatan Kertapati Kota Palembang masih menghadapi kendala karena dilakukan secara manual sehingga berpotensi menimbulkan subjektivitas dan membutuhkan waktu yang relatif lama. Penelitian ini bertujuan untuk merancang dan membangun Sistem Pendukung Keputusan (SPK) rekomendasi pelaku usaha mikro calon penerima Program Kredit Usaha Rakyat (KUR) menggunakan metode Multi Objective Optimization on the Basis of Ratio Analysis (MOORA). Metode pengembangan sistem yang digunakan adalah Rapid Application Development (RAD), sedangkan metode pengambilan keputusan menggunakan MOORA. Data penelitian diperoleh melalui wawancara, observasi, dan studi dokumentasi. Kriteria yang digunakan dalam proses penilaian meliputi legalitas usaha, lama usaha berjalan, kelengkapan administrasi, status kredit, dan kondisi usaha. Sistem dibangun berbasis web menggunakan PHP Native dan MySQL. Hasil penelitian menunjukkan bahwa sistem berhasil dibangun dan mampu melakukan pengelolaan data calon penerima, proses validasi, perhitungan MOORA, pemeringkatan alternatif, serta penyajian laporan secara terstruktur. Penerapan metode MOORA menghasilkan nilai preferensi dan peringkat calon penerima secara objektif berdasarkan kriteria yang telah ditentukan. Berdasarkan hasil pengujian menggunakan Blackbox Testing, seluruh fitur sistem berjalan sesuai dengan kebutuhan pengguna. Dengan demikian, sistem dinyatakan layak digunakan sebagai alat bantu dalam memberikan rekomendasi calon penerima Program Kredit Usaha Rakyat (KUR) di Kecamatan Kertapati Kota Palembang secara lebih efektif, objektif, transparan, dan terstruktur.

Kata Kunci: Sistem Pendukung Keputusan, Kredit Usaha Rakyat, MOORA, Rapid Application Development, Pemeringkatan.

ABSTRACT

The People's Business Credit Program is a financing program aimed at helping micro-enterprises gain access to capital. The recommendation process for prospective KUR recipients in Kertapati District, Palembang City, still faces several challenges because it is carried out manually, which may lead to subjectivity and requires a relatively long processing time. This study aims to design and develop a Decision Support System (DSS) for recommending micro-enterprise applicants for the People's Business Credit Program using the Multi-Objective Optimization on the Basis of Ratio Analysis (MOORA) method. The system was developed using the Rapid Application Development (RAD) methodology, while the decision-making process employed the MOORA method. Research data were collected through interviews, observations, and documentation studies. The assessment criteria used in the recommendation process include business legality, business duration, administrative completeness, credit status, and business condition. The system was developed as a web-based application using PHP Native and MySQL. The results show that the system was successfully developed and is capable of managing applicant data, conducting validation processes, performing MOORA calculations, ranking alternatives, and generating structured reports. The implementation of the MOORA method produces preference values and rankings objectively based on predefined criteria. Based on Black Box Testing results, all system features function according to user requirements. Therefore, the system is considered feasible to support the recommendation process for prospective recipients of the People's Business Credit Program in Kertapati District, Palembang City in a more effective, objective, transparent, and structured manner.

Keywords: Decision Support System, People's Business Credit, MOORA, Rapid Application Development, Ranking.